

Form csnodsc – ntecselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-29494-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Katherine A. Gokce  
122 Ridge Road  
West Milford, NJ 07480

Mutlu Gokce  
122 Ridge Road  
West Milford, NJ 07480

Social Security No.:  
xxx-xx-6494

xxx-xx-5733

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 13, 2023

JAN: dmc

Jeanne Naughton  
Clerk

In re:  
Katherine A. Gokce  
Mutlu Gokce  
Debtors

Case No. 18-29494-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 13, 2023

User: admin  
Form ID: cscnodsc

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Katherine A. Gokce, Mutlu Gokce, 122 Ridge Road, West Milford, NJ 07480-2910
cr	+ ISERVE RESIDENTIAL LENDING, LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
cr	+ The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514
cr	+ The Money Source as servicer for Iserve Residentia, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
518221938	+ Iserve Residential Lending, 682 Brookside Rd., Allentown, PA 18106-9652
517787542	+ John R Morton, Esq, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
517787540	+ Nissa Motor Acceptance Corpotic, PO BOX 740596, Cincinnati, OH 45274-0596
517787541	+ Santander Consumer USA, PO BOX 660603, Dallas, TX 75266-0603
517787538	+ Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
518695673	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517787549	#+ Stern, Lavintahl & Frankenberg, 105 Eisenhower Parkway #302, Roseland, NJ 07068-1640
517921626	+ Strategic Funding Source, Inc., 120 West 45th Street, 4th Floor, New York, NY 10036-4041

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 13 2023 21:14:08	Ally Capital, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 13 2023 21:13:48	BMW Bank of North America Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517904633	+ Email/Text: g20956@att.com	Jul 13 2023 20:57:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519887939	+ Email/Text: BK@servicingdivision.com	Jul 13 2023 20:56:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210

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519887938	+ Email/Text: BK@servicingdivision.com	Jul 13 2023 20:56:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
517820191	Email/Text: ally@ebn.phinsolutions.com	Jul 13 2023 20:56:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519301379	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 13 2023 21:13:18	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787544	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2023 20:56:00	Ally Financial, PO BOX 380903, Minneapolis, MN 55438-0903
517787543	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2023 20:56:00	Ally Financial, PO BOX 380901, Bloomington, MN 55438-0901
517800363	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 13 2023 21:13:49	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787546	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 13 2023 21:14:06	BMW Financial Services, PO BOX 3608, Dublin, OH 43016
517821996	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 13 2023 21:13:49	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517787545	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 13 2023 20:56:00	Barclays Bank Delaware, PO BOX 8801, Wilmington, DE 19899-8801
517787548	+ Email/Text: EBNBKNOT@ford.com	Jul 13 2023 20:57:00	Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000
518221921	+ Email/Text: Bankruptcy@ICSystem.com	Jul 13 2023 20:56:00	I C System, Inc., PO Box 64378, St. Paul, MN 55164-0378
518296416	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2023 20:56:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517907131	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2023 21:02:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517821277	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2023 21:02:08	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518221939	+ Email/Text: EBNBKNOT@ford.com	Jul 13 2023 20:57:00	Lincoln Automotive Financial Serv., PO Box 542000, Omaha, NE 68154-8000
517904674	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2023 20:57:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
517889803	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2023 20:57:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517801378	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 13 2023 20:56:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517818019	+ Email/PDF: cbp@omf.com	Jul 13 2023 21:13:49	OneMain, PO Box 3251, Evansville, IN 47731-3251
517821168	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2023 21:02:27	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518673034	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 13 2023 20:56:00	New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518671182	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 13 2023 20:56:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517793181	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2023 21:02:17	Synchrony Bank, c/o of PRA Receivables

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518221940	+ Email/PDF: gecsedl@recoverycorp.com	Jul 13 2023 21:13:57	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519677572	+ Email/Text: BK@servicingdivision.com	Jul 13 2023 20:56:00	Synchrony Bank-Care Credit, PO Box 965061, Orlando, FL 32896-5061
517915397	+ Email/Text: BK@servicingdivision.com	Jul 13 2023 20:56:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517852633	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 13 2023 21:02:24	The Money Source Inc., 500 South Broad St Suite 100 A, Meriden, CT 06450-6755
			Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
TOTAL: 33			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517800364	*+	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787547	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW Financial Services, PO BOX 3608, Dublin, OH 43016
518221937	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, SBSE-Insolvency Unit of IRS, PO Box 330500, Stop 15, Detroit, MI 48232
517787539	*+	Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
cr	##	Strategic Funding Source, Inc., c/o Rivkin Radler LLP, 21 Main Street, Court Plaza South, West Wing - Suite 158, Hackensack, NJ 07601-7021

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Jeanette F. Frankenberg	on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC cmecf@sternlav.com

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Jeanette F. Frankenberg

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC cmecf@sternlav.com

Jenee K. Ciccarelli

on behalf of Joint Debtor Mutlu Gokce info@jc-lawpc.com nadiainancial@gmail.com;kjr76568@notify.bestcase.com

Jenee K. Ciccarelli

on behalf of Debtor Katherine A. Gokce info@jc-lawpc.com nadiainancial@gmail.com;kjr76568@notify.bestcase.com

Jenna Z. Gabay

on behalf of Creditor Strategic Funding Source Inc. jenna.gabay@rivkin.com,  
matthew.spero@rivkin.com;jeannine.farino@rivkin.com;jennifer.davila@rivkin.com;atia.allen@rivkin.com;maureen.chircop@rivkin.com

Maria Cozzini

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC mcozzini@sternlav.com

Maria Cozzini

on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yale A. Leber

on behalf of Creditor Strategic Funding Source Inc. yale.leber@law.njoag.gov

TOTAL: 14